

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MICHAEL FRANCIS WILLOUR  
LINDA LEE WILLOUR  
Debtor(s)

Case No. 09-47408

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/15/2009.
- 2) The plan was confirmed on 02/11/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/14/2010.
- 5) The case was completed on 06/04/2014.
- 6) Number of months from filing to last payment: 54.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$72,583.00.
- 10) Amount of unsecured claims discharged without payment: \$30,942.45.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$100,421.17  
Less amount refunded to debtor \$1,470.41

**NET RECEIPTS: \$98,950.76**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,075.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$5,054.28  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$8,129.28**

Attorney fees paid and disclosed by debtor: \$425.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA	Unsecured	5,500.00	5,552.80	5,552.80	5,552.80	0.00
CAPITAL ONE BANK USA	Unsecured	3,700.00	3,634.82	3,634.82	3,634.82	0.00
CAPITAL ONE BANK USA	Unsecured	4,500.00	4,368.92	4,368.92	4,368.92	0.00
CAPITAL ONE BANK USA	Unsecured	8,200.00	8,166.14	8,166.14	8,166.14	0.00
CARMAX AUTO FINANCE	Unsecured	1,408.00	NA	NA	0.00	0.00
CARMAX AUTO FINANCE	Secured	1,408.00	759.17	759.17	0.00	0.00
CHASE BANK USA	Unsecured	4,100.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	4,000.00	NA	NA	0.00	0.00
CITIMORTGAGE	Secured	53,367.00	53,174.85	53,174.85	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	NA	3,968.20	3,968.20	3,968.20	0.00
GMAC	Secured	9,807.00	9,150.00	9,150.00	0.00	0.00
GMAC	Unsecured	9,807.00	277.45	277.45	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	60.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	600.00	2,023.13	2,023.13	2,023.13	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	46.81	46.81	46.81	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	100.00	56.81	56.81	56.81	0.00
NORTHWEST COMMUNITY HOSPITA	Unsecured	580.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	500.00	379.20	379.20	379.20	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	3,900.00	3,910.93	3,910.93	3,910.93	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,200.00	1,041.25	1,041.25	1,041.25	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,200.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,500.00	1,441.17	1,441.17	1,441.17	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,800.00	1,882.36	1,882.36	1,882.36	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,100.00	2,133.53	2,133.53	2,133.53	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,300.00	1,020.83	1,020.83	1,020.83	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,700.00	2,663.80	2,663.80	2,663.80	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	9,100.00	9,287.33	9,287.33	9,287.33	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	300.00	238.81	238.81	238.81	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,200.00	1,057.28	1,057.28	1,057.28	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	3,300.00	3,499.65	3,499.65	3,499.65	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	800.00	752.95	752.95	752.95	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SALLIE MAE EDUCATION CREDIT	Unsecured	8,983.00	9,314.40	9,314.40	9,314.40	0.00
SVO PACIFIC INC	Secured	14,895.00	15,871.54	15,871.54	0.00	0.00
SVO PACIFIC INC	Secured	7,971.00	8,711.39	8,711.39	0.00	0.00
SVO PACIFIC INC	Unsecured	4,895.00	NA	NA	0.00	0.00
SVO PACIFIC INC	Unsecured	7,971.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	5,600.00	5,605.97	5,605.97	5,605.97	0.00
WACHOVIA DEALER SERVICES	Unsecured	2,511.00	NA	NA	0.00	0.00
WACHOVIA DEALER SERVICES	Secured	15,000.00	17,462.02	17,462.02	17,462.02	1,312.37
WEBBANK DFS	Unsecured	4,000.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	179,562.00	176,662.82	178,184.92	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	1,522.10	1,522.10	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$231,359.77	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$27,371.19	\$17,462.02	\$1,312.37
All Other Secured	\$26,105.03	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$284,835.99</b>	<b>\$17,462.02</b>	<b>\$1,312.37</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,023.13	\$2,023.13	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,023.13</b>	<b>\$2,023.13</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$70,301.41</b>	<b>\$70,023.96</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$8,129.28</u>
Disbursements to Creditors	<u>\$90,821.48</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$98,950.76</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/03/2014

By: /s/ Tom Vaughn

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.